

Information to identify the case:

Debtor 1	<u>Allen M Mills</u>	Social Security number or ITIN	xxx-xx-2053
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-28394-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allen M Mills

12/27/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Allen M Mills
DebtorCase No. 19-28394-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db
518481834 +Allen M Mills, 22 Harrison Street #2, Belleville, NJ 07109-4226
518481835 Alliance One Receivable Management, Attn: POB 3111, Southeastern, PA 19398
518481836 +Arcadia, Attn: High Focus, POB 6768, Reading, PA 19610-0768
518481837 +Barclays Bank Delaware, Attn: Frederic Weinberg & Associates, PC,
1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
518481837 +Barclays Bank Delaware, Attn: Glenn Stuart Garbus, 7 Banta Place,
Hackensack, NJ 07601-5604
518481839 +Capital One Bank, N.A., Attn: Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100,
Mount Laurel, NJ 08054-1725
518481841 +Credit Control, LLC, Attn: Sears Gold Mastercard, POB 31179, Tampa, FL 33631-3179
518481844 +Diversified Consultants, Inc., Attn: Sprint, POB 679543, Dallas, TX 75267-9543
518481845 +Emergency Assoc of Montclair, 66 West Gilbert Street, Red Bank, NJ 07701-4947
518481846 +FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
518481848 +Financial Corporation of America, Attn: Hackensack Mountainside Hosp., POB 203500,
Austin, TX 78720-3500
518481851 +Macys DSNB, POB 8212, Mason, OH 45040-8234
518481852 +Midland Funding, Attn: Citibank, N.A., 320 E Big Beaver Road, Suite 300,
Troy, MI 48083-1271
518481853 +Midland Funding, LLC, Attn: Pressler Felt & Warshaw, LLP, 7 Entin Road,
Parsippany, NJ 07054-5020
518481854 +Midland Mortgage, POB 268888, Oklahoma City, OK 73126-8888
518481858 +Wakefield & Associates, Attn: Emergency Associates of Montclair, 7005 Middlebrook Pike,
Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2019 23:53:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
PO BOX 41021, Norfolk, VA 23541-1021
518481842 E-mail/Text: customercareus@creditcorpsolutionsinc.com Dec 27 2019 23:52:04
Credit Corp Solutions, Inc., Attn: Lending Club Corporation, 63 East 11400 South 408,
Sandy, UT 84070
518481843 E-mail/Text: customercareus@creditcorpsolutionsinc.com Dec 27 2019 23:52:04
Credit Corp Solutions, Inc., Attn: Sears Gold Mastercard, 63 East 11400 South 408,
Sandy, UT 84070
518481838 +E-mail/Text: cms-bk@cms-collect.com Dec 27 2019 23:52:59 Capital Management Services, LP,
Attn: Citibank, N.A., 698 1/2 Odgen Street, Buffalo, NY 14206-2317
518481840 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 27 2019 23:47:00
Carson Smithfield, LLC, Attn: Merrick Bank, POB 9216, Old Bethpage, NY 11804-9016
518481850 +E-mail/Text: bncnotices@becket-lee.com Dec 27 2019 23:52:36 Khols Department Store,
POB 3115, Milwaukee, WI 53201-3115
518481855 EDI: PRA.COM Dec 28 2019 04:08:00 Portfolio Recovery Associates, LLC,
Attn: Capital One Bank, N.A., POB 12914, Norfolk, VA 23541
518481856 +E-mail/PDF: resurgentbknofifications@resurgent.com Dec 27 2019 23:58:52
Resurgent/LVNV Funding, Attn: Metabank Fingerhut, POB 1269, Greenville, SC 29602-1269
518483469 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518481857 +E-mail/Text: bankruptcydepartment@tsico.com Dec 27 2019 23:54:20 Transworld System Inc.,
Attn: Enterprise Rent a Car, POB 15520, Wilmington, DE 19850-5520

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518481847* +FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
518481849* +Financial Corporation of America, Attn: Hackensack Mountainside Hosp., POB 203500,
Austin, TX 78720-3500

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Dec 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Ronald I. LeVine on behalf of Debtor Allen M Mills ronlevinelawfirm@gmail.com,
irr72645@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5